

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DANIEL K. CRAVENER, II  
JAMIE L. CRAVENER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-22497

Chapter 13

Document No.:

CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/24/2019 and confirmed on 9/3/19 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		184,198.00
Less Refunds to Debtor	4,542.92	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>179,655.08</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,236.00	
Trustee Fee	9,068.64	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>14,304.64</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 4904	0.00	81,983.52	0.00	81,983.52
	CARRINGTON MORTGAGE SERVICES LLC Acct: 4904	1,482.30	1,482.30	0.00	1,482.30
	ALLY BANK(*) Acct: 4094	0.00	34,277.76	0.00	34,277.76
	FIRST COMMONWEALTH BANK(*) Acct: 6163	10,464.23	10,464.23	376.14	10,840.37
					<b>128,583.95</b>

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	DANIEL K. CRAVENER, II Acct:	0.00	0.00	0.00	0.00
	DANIEL K. CRAVENER, II Acct:	4,542.92	4,542.92	0.00	0.00
	STEIDL & STEINBERG PC Acct:	2,665.00	2,665.00	0.00	0.00
	STEIDL & STEINBERG PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX7-24	2,571.00	2,571.00	0.00	0.00
	*** N O N E ***				

Unsecured					
	BANK OF AMERICA NA** Acct: 3462	10,495.13	2,227.90	0.00	2,227.90
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 1465	877.40	186.25	0.00	186.25
	JPMORGAN CHASE BANK Acct: 2395	4,836.24	1,026.64	0.00	1,026.64
	LVNV FUNDING LLC Acct: 6735	7,696.58	1,633.83	0.00	1,633.83
	QUANTUM3 GROUP LLC - AGENT COMEN Acct: 1449	963.10	204.45	0.00	204.45
	DOLLAR BANK FSB(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3664				
	HARMONY HILLS	0.00	0.00	0.00	0.00
	Acct:				
	KAY JEWELERS	0.00	0.00	0.00	0.00
	Acct: 9330				
	CAPITAL ONE NA**	1,302.78	276.55	0.00	276.55
	Acct: 3915				
	LVNV FUNDING LLC	383.70	81.45	0.00	81.45
	Acct: 1790				
	PNC BANK NA	11,125.62	2,361.74	0.00	2,361.74
	Acct: 1589				
	RIVERSET CREDIT UNION**	0.00	0.00	0.00	0.00
	Acct: 4993				
	SUNDANCE VACATIONS	0.00	0.00	0.00	0.00
	Acct:				
	T MOBILE/T-MOBILE USA INC BY AMERIC/	145.35	30.85	0.00	30.85
	Acct: 2363				
	TRISTATE FINANCIAL	0.00	0.00	0.00	0.00
	Acct:				
	US DEPARTMENT OF EDUCATION	30,964.35	6,573.09	0.00	6,573.09
	Acct: 7440				
	US DEPARTMENT OF EDUCATION	103,230.99	21,913.81	0.00	21,913.81
	Acct: 3179				
	QUANTUM3 GROUP LLC AGNT - COMENIT	1,149.46	244.01	0.00	244.01
	Acct: 3711				
	DUQUESNE LIGHT COMPANY(*)	27.90	5.92	0.00	5.92
	Acct: 3690				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 1790				
	MCGRATH MCCALL PC	0.00	0.00	0.00	0.00
	Acct:				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	MAURY COBB	0.00	0.00	0.00	0.00
	Acct:				
	PHILLIPS & COHEN ASSOCIATES, LTD.	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA**	0.00	0.00	0.00	0.00
	Acct:				
					36,766.49

TOTAL PAID TO CREDITORS

165,350.44

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	11,946.53
UNSECURED	173,198.60

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE